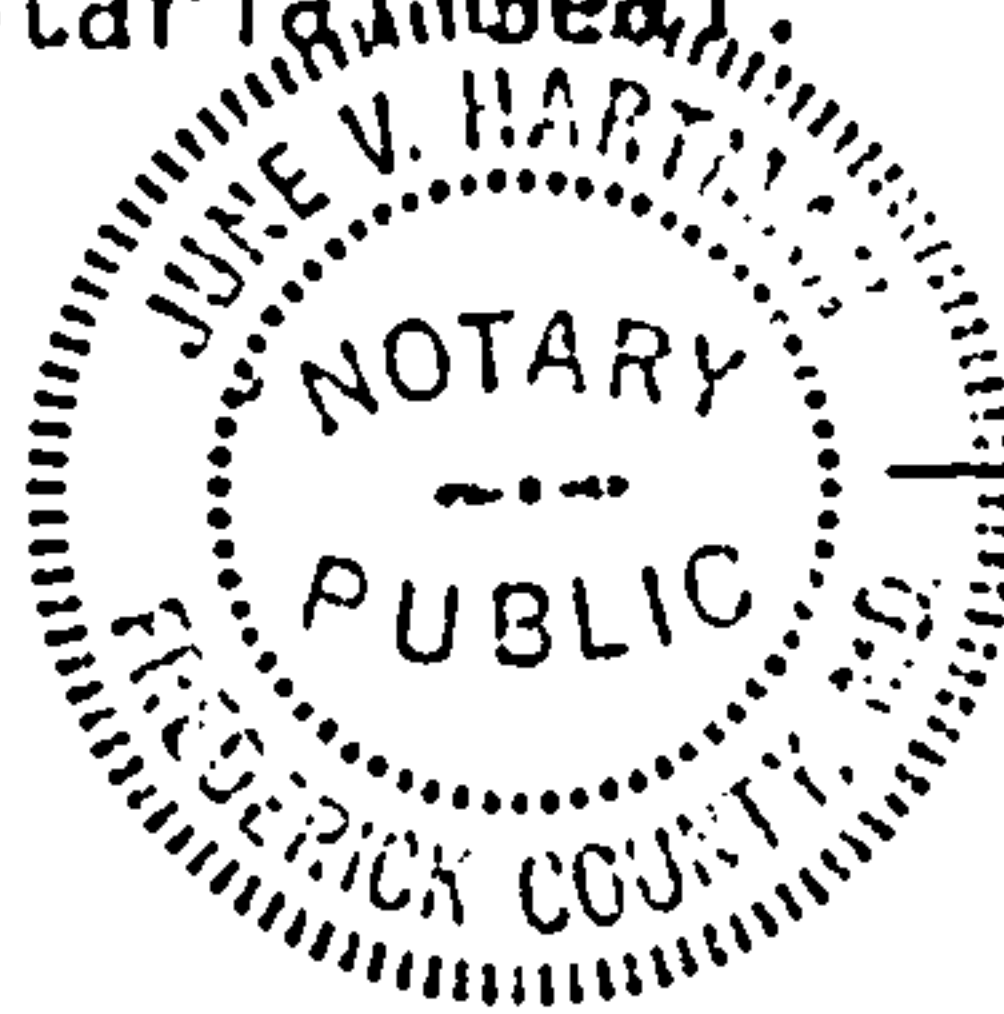


STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 21st day of September 1982, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Barbara F. Hiltner, Vice President of Fredericktown Bank & Trust Company, and made oath in due form of law that the foregoing is a true statement of the amount of indebtedness described above and there has been no security or satisfaction thereof other than above mentioned.

WITNESS my hand and Notarial Seal.



June V. Hartman
Notary Public